



11/05/02 CW GP 2161
PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: James A. Cole

Title: METHOD FOR AUTOMATICALLY PROCESSING A FINANCIAL
LOAN APPLICATION AND THE SYSTEM THEREOF

Serial No.: 10/003,368

RECEIVED

Filed: November 15, 2001

MAY 20 2002

Docket: 34171

Technology Center 2100

SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents
Washington, D.C. 20231

Sir:

In accordance with 37 C.F.R. § 1.98, applicant is submitting herewith Form PTO-1449 listing references for consideration by the Examiner. Also submitted herewith is a legible copy of each reference listed.

If any further fees are required by this communication, please charge such fees to our Deposit Account No. 16-0820, Order No. 34171.

Respectfully submitted,

PEARNE & GORDON LLP

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OCT 22 2002

GROUP 3600

By: John P. Murtaugh
John P. Murtaugh, Reg. No. 34226

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(216) 579-1700

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Assistant Commissioner for Patents, Washington, D.C. 20231 on the date indicated below.

Date: 5-14-02

John P. Murtaugh

Name of Attorney for Applicant(s)

5-14-02 John P. Murtaugh
Date Signature of Attorney



Form PTO-1449

U.S. DEPARTMENT OF COMMERCE
PATENT AND TRADEMARK OFFICEATTY. DOCKET NO.
34171SERIAL NO.
10/003,368INFORMATION DISCLOSURE CITATION
BY APPLICANT
(USE SEVERAL SHEETS IF NECESSARY)

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APPLICANT:

James A. Cole

FILING DATE:

November 15, 2001

GROUP ART
UNIT:**2161**

U.S. PATENT DOCUMENTS

Examiner Initial	Document No.	Date	Name	Class	Subclass	Filing Date If appropriate
A	4,876,648	10/1989	Lloyd			<i>RECEIVED MAY 20 2002 Technology Center 2100</i>
B	5,262,941	11/1993	Saladin et al.			
C	5,361,201	11/1994	Jost et al.			
D	5,414,621	5/1995	Hough			
E	5,611,052	3/1997	Dykstra et al.			
F	5,636,117	6/1997	Rothstein			<i>RECEIVED OCT 22 2002 GROUP 3600</i>
G	5,644,726	7/1997	Oppenheimer			
H	5,680,305	10/1997	Apgar, IV			
I	5,857,174	1/1999	Dugan			
J	5,930,775	7/1999	McCauley et al.			
K	5,930,776	7/1999	Dykstra et al.			
L	5,960,407	9/1999	Vivona			
M	5,966,700	10/1999	Gould et al.			

FOREIGN PATENT DOCUMENTS

	Document No.	Date	Country	Class	Subclass	Translation
N	00/65508	11/2000	WO			English Text
P						

OTHER REFERENCES (Including Author, Title, Date, Pertinent Pages, Etc.)

Q	
R	

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*Examiner: Initial if reference considered, regardless of whether citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.



Form PTO-1449

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U.S. PATENT DOCUMENTS

Examiner Initial		Document No.	Date	Name	Class	Subclass	Filing Date If Appropriate
	A	5,983,206	11/1999	Oppenheimer			<i>RECEIVED MAY 20 2002 Technology Center 2100</i>
	B	5,991,745	11/1999	Kiritz			
	C	5,995,947	11/1999	Fraser et al.			
	D	6,012,047	1/2000	Mazonas et al.			
	E	6,029,149	2/2000	Dykstra et al.			
	F	6,058,369	5/2000	Rothstein			<i>RECEIVED OCT 22 2002</i>
	G	6,067,533	5/2000	McCauley et al..			
	H	6,088,686	7/2000	Walker et al.			
	I	6,105,007	8/2000	Norris			
	J	6,112,190	8/2000	Fletcher et al.			
	K	6,115,694	9/2000	Cheetham et al.			
	L	6,141,648	10/2000	Bonissone et al.			
	M						

FOREIGN PATENT DOCUMENTS

		Document No.	Date	Country	Class	Subclass	Translation
	N						
	P						

OTHER REFERENCES (Including Author, Title, Date, Pertinent Pages, Etc.)

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	R	

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